JIKO

Jiko Securities, Inc.
Customer Relationship Summary
June 3, 2024

Introduction	Jiko Securities, Inc. ("Jiko" or "we" or "our") is registered with the Securities and Exchange Commission ("SEC") as a broker-dealer and is a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Jiko is excluded from registration as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.
What investment services can you provide me?	Jiko's services are limited to the provision of an online account for investments in Treasury Bills of predefined maturities that are purchased and sold in accordance with Jiko's investment strategies. Jiko gives some investors the right to select from among multiple predefined Treasury Bill maturities. Those investors, however, make the ultimate decision as to when and which of those Treasury Bill maturities to purchase and sell. Jiko does not include investment monitoring. Jiko does not impose account minimums. We execute trades on a principal basis. *For additional information*, please see your Jiko account agreement or other applicable Jiko account documents or see our website at https://jiko.io/. *Conversation Starters*. Ask your financial professional: ● **Given my financial situation, should I choose a brokerage service? Why or why not?** ● **How will you choose investments to recommend to me?** ● **What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?**
What fees will I pay?	Jiko charges most of its business customers, and some of its retail customers, a fee (the "AUM Fee") based on the total amount of assets in the customer's Jiko account(s). However, our fee arrangements may vary depending on our arrangements with you, or with the partner institution whose customer you may also be. Accordingly, for further details on the fee arrangement applicable to you, and to determine whether you may be subject to the AUM Fee, we strongly suggest you read your Jiko account agreement. In cases where the AUM Fee is assessed, it is generally assessed monthly and is based on the total amount of assets in your Jiko accounts. The more assets in your Jiko accounts, the more you will pay in AUM Fees, so we have an incentive to encourage you to increase the assets in your Jiko accounts. Jiko does not charge fees or commissions on trades and executions. When we execute a trade with you as principal, we may earn a spread. You will be informed in advance of any change to charges or fees associated with your Jiko account. **If your Jiko account is subject to the AUM Fee, you will pay fees whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.** *For additional information*, please see your Jiko account agreement or other applicable Jiko account documents.

	Conversation Starter. Ask your financial professional: ● **Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**
What are your legal obligations to me when acting as my broker-dealer? How else does your firm make money and what conflicts of interest do you have?	*When we act as your broker-dealer*, **we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. Here are some examples to help you understand what this means.** ● Principal Trading: When we trade with you as principal, we may earn a spread. ● We will earn interest from the possession of cash balances, also known as free credit balances, in your brokerage accounts. *When we act as your adviser*, ● AUM Fee: We charge the AUM Fee, which is not tied to the overall performance of your Jiko account. ● Revenue Sharing: We share a portion of the AUM Fee with certain third parties that introduce new customers. *Conversation Starter*. Ask your financial professional: ● How might your conflicts of interest affect me, and how will you address them? *For additional information,* please see your account agreement or other applicable account documents or see our website at https://jiko.io/.
How do your financial professionals make money?	Our financial professionals are primarily compensated with a fixed annual salary. There is no compensation linked to the investments offered or from sales commissions.
Do your financial professionals have legal or disciplinary history?	**No**. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. *Conversation Starter*. Ask your financial professional: ● **As a financial professional, do you have any disciplinary history? For what type of conduct?**
Additional Information	*For additional information about our services or to request a copy of Form CRS, please contact us at:* 447 Sutter Street, Suite 405 #197 San Francisco, CA 94108 Tel.: (844) 999-0973 https://jiko.io/ *Conversation Starter*. Ask your financial professional: ● Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?